

UNITED STATES BANKRUPTCY COURT

FOR THE

**EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In the Matter of:

JUBEIDA ULLAH

Debtor

Chapter 13

Case No. 15-10868-BFK

OBJECTION TO CONFIRMATION OF PLAN,
NOTICE OF OBJECTION TO CONFIRMATION OF PLAN
AND
NOTICE OF SCHEDULED HEARING ON THIS OBJECTION

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Chapter 13 Plan filed December 17, 2015. The cause for this objection is as follows:

Violation of 11 U.S.C. §1325(a)(6) – Feasibility

- Debtor would be in immediate default on her Plan payments if this Plan were to be confirmed.
- Debtor has not made any Plan payments since September 9, 2015.
- The proposed increased Plan payments of \$1,250.00 per month are not supported by Debtor's Schedules I and J, which show only \$485.70 of net monthly income.

Violation of 11 U.S.C. §1322(b)(1) - Unfair Discrimination

Debtor is proposing to pay two general unsecured creditors that he is jointly liable on with his non-debtor spouse under Section 4B of the Plan at 100%, while repaying his individual unsecured creditors 0%. Given that Debtor's spouse is not a party to this bankruptcy, there is no basis for Debtor to discriminate in favor of his joint creditors at the expense of the creditors of his individual debts.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

Notice of Objection To Confirmation

Jubeida Ullah, Case # 15-10868-BFK

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must mail a copy to the persons listed below.

Attend the hearing to be held on December 17, 2015 at 1:30 p.m. in Courtroom #3 on the 3rd floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman
300 North Washington Street, Ste, 400
Alexandria, VA 22314

Clerk of the Court
United States Bankruptcy Court
200 South Washington Street
Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: November 13, 2015

/s/ Thomas P. Gorman
Thomas P. Gorman
Chapter 13 Trustee
300 N. Washington Street, #400
Alexandria, VA 22314
(703) 836-2226
VSB 26421

CERTIFICATE OF SERVICE

I hereby certify that I have this 13th day of November, 2015, served via ECF authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Jubeida Ullah
Chapter 13 Debtor
6104 Franconia Station Lane
Alexandria, VA 22310

Nathan Fisher, Esq.
Attorney for Debtor
3977 Chain Bridge Rd., #2
Fairfax, VA 22030

/s/ Thomas P. Gorman
Thomas P. Gorman